

Serial No. 10/697,984  
Docket No. 08-899058US  
Preliminary Amendment

**AMENDMENTS TO THE CLAIMS**

Kindly amend claims 1, 22, 23, 31 – 37, and 39 – 41. Please add new claims 42 – 44, as set forth below.

The listing of claims will replace all prior versions and listings of claims in the Application:

1. (Currently Amended) A system for Internet payment comprising:  
a service layer including a presentation view, a merchant interface, and a payment interface;  
~~a process layer including business logic and data conversion modules; and~~  
a business component layer including user authentication, transaction processing, payment manager, business-to-business interface and sales tools modules; and  
~~a process layer for sharing persistent objects with the service layer and the business component layer, the process layer including business logic and data conversion modules.~~
2. (Original) A system as claimed in claim 1 wherein the presentation view includes a connection for a graphical user interface.
3. (Original) A system as claimed in claim 2 wherein the presentation view includes merchant and service provider administration modules.
4. (Original) A system as claimed in claim 2 wherein the presentation view includes a customer wallet module for monitoring a customer account.
5. (Original) A system as claimed in claim 4 wherein the customer wallet module includes an interface for allocating funds to outstanding bills.

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6. (Original) A system as claimed in claim 3 wherein the presentation view includes merchant settlement.
7. (Original) A system as claimed in claim 1 wherein the merchant interface includes a merchant interface API.
8. (Original) A system as claimed in claim 1 wherein the merchant interface includes a business-to-business (b2b) interface.
9. (Original) A system as claimed in claim 1 wherein the payment manager includes a debit manager.
10. (Original) A system as claimed in claim 1 wherein the payment manager includes a account settlement module.
11. (Original) A system as claimed in claim 10 wherein the account settlement module includes means for allocating payment to bills on a first-in-first-out (FIFO) basis.
12. (Original) A system as claimed in claim 1 wherein the payment manager includes a messaging manager.
13. (Original) A system as claimed in claim 1 wherein the payment manager includes a billing manager.
14. (Original) A system as claimed in claim 1 wherein business-to-business interface includes a configuration manager.
15. (Original) A system as claimed in claim 1 wherein business-to-business interface includes a scheduler.

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16. (Original) A system as claimed in claim 1 wherein business-to-business interface includes a secure transfer module.

17. (Original) A system as claimed in claim 1 wherein the payment interface includes means for accepting an electronic feed in various formats.

18. (Original) A system as claimed in claim 3 wherein the presentation view includes an interface for creating accounts.

19. (Original) A system as claimed in claim 3 wherein the presentation view includes an interface for importing accounts.

20. (Original) A system as claimed in claim 3 wherein the presentation view includes an interface for creating coupons.

21. (Original) A system as claimed in claim 10 wherein the account settlement includes means for processing of coupons.

22. (Currently Amended) An Internet payment method comprising the steps of:

- a. Creating user and merchant accounts;
- b. Receiving from a user a selection of web banking as a payment option;
- c. Collecting and sending an electronic bill for the user representing a user account and a merchant account electronic bill information to merchant;
- d. Receiving a transfer of electronic data from a banking institution, in response to a payment request by the user;
- e. Parsing of electronic data received;
- f. Updating a database using the parsed data;

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- g. Settling the user account; and
- h. Settling the merchant account; and
- i. ~~Sending confirmations of payments to both user and merchant.~~

23. (Currently Amended) A method as claimed in ~~claim 22~~ claim 44 further comprising the step of setting up an Internet payment service provider as a payment receiver with banking institutions.

24. (Original) A method as claimed in claim 23 wherein the step of creating a merchant account includes the step of setting up a merchant account within the payment service provider.

25. (Original) A method as claimed in claim 24 wherein the step of creating accounts includes assigning unique identification numbers for each account.

26. (Original) A method as claimed in claim 24 wherein the step of creating merchant accounts includes providing dynamic submit forms for each merchant used for selling goods and services.

27. (Original) A method as claimed in claim 24 wherein the step of creating merchant accounts include providing a reporting tool for each organization to allow them to oversee their accounts.

28. (Original) A method as claimed in claim 24 wherein the step of creating user accounts includes setting up user accounts.

29. (Original) A method as claimed in claim 24 wherein the step of creating user accounts includes creating unique user id to log into the Internet payment service provider site.

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30. (Original) A method as claimed in claim 24 wherein the step of creating user accounts includes setting up user accounts.
31. (Currently Amended) A method as claimed in ~~Claim 22~~ claim 44 further comprising the steps of tracking issuance of a coupon, mapping the coupon to the invoice and wherein the steps of settling merchant and user accounts in dependence upon a value assigned to the coupon.
32. (Currently Amended) A method as claimed in ~~Claim 22~~ claim 44 wherein the step of creating an electronic bill includes the steps of defining a schedule for recurring billing, creating and sending an electronic bill in accordance with the schedule.
33. (Currently Amended) A method as claimed in ~~Claim 22~~ claim 44 further comprising the steps of determining if a user account is overdue, determining any terms of sale applied to overdue accounts and apply the terms of sale to the overdue account to generate a reminder bill.
34. (Currently Amended) A method as claimed in ~~Claim 22~~ claim 44 wherein any one of the steps of sending and receiving employ wireless communication.
35. (Currently Amended) A method as claimed in ~~Claim 22~~ claim 44 further comprising the step of setting up a service provider as a payment receiver.
36. (Currently Amended) A method as claimed in ~~Claim 22~~ claim 44 further comprising the step of setting up a merchant as a payment receiver.
37. (Currently Amended) A method as claimed in ~~Claim 22~~ claim 44 further comprising the step of receiving payment for a pre-approved account.

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38. (Original) A method as claimed in claim 37 further comprising the step of embedding the pre-populated account in electronic media.

39. (Currently Amended) A method as claimed in ~~claim 22~~ claim 44 further comprising the step of accepting purchase information from a wireless device.

40. (Currently Amended) A method as claimed in ~~claim 22~~ claim 44 further comprising the step of a consumer completing payment from wireless device.

41. (Currently Amended) A method as claimed in ~~claim 22~~ claim 44 further comprising the step of accessing the consumer wallet from a wireless device.

42. (New) An Internet payment method comprising the steps of:

- a. Generating an electronic bill in response to receiving a purchase request;
- b. Providing the electronic bill to a user; and
- c. Receiving payment confirmation from an financial institution once the electronic bill is paid.

43. (New) A method as claimed in claim 22 wherein the step of collecting and sending includes the step of creating and sending an electronic bill for the user representing a user account and a merchant account.

44. (New) A method as claimed in claim 43 further comprising the step of sending confirmations of payments to both user and merchant.